

United States Bankruptcy Court
Southern District of Mississippi

In re:
Stevie Mason Smith
Brandi Flory Smith
Debtors

Case No. 20-02903-KMS
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0538-3
Date Rcvd: May 13, 2025

User: mssbad
Form ID: 3180W

Page 1 of 4
Total Noticed: 60

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 15, 2025:

Recip ID	Recipient Name and Address
db/jdb	+ Stevie Mason Smith, Brandi Flory Smith, 3045 Tanglewood Rd, Magnolia, MS 39652-9746
4955029	+ AT&T, P.O. Box 650543, Dallas, TX 75265-0543
4955026	Aaron's, 1020 Hwy 98, McComb, MS 39648
4955034	+ Bridgett Bowman, 1020 Hudson Cir, Apt A, Summit, MS 39666-9152
4955038	+ CSpire Wireless, PO Box 159, Meadville, MS 39653-0159
4955041	Encore Receivable Mana, PO Box 790189, Saint Louis, MO 63179-0189
4955051	+ Key Real Estate, 1328 Parklane Rd, McComb, MS 39648-4922
4955054	+ LTD Financial Svcs, 7322 Southwest Freeway, Ste 1600, Houston, TX 77074-2134
4955052	+ Lakeland Anesthesia, PO Box 321360, Flowood, MS 39232-1360
4955058	+ Receivable Management, P.O. Box 361598, Columbus, OH 43236-1598
4955061	+ Southern Bone & Joint, 3688 Veterans Memorial, Ste 200, Hattiesburg, MS 39401-8246
4955062	Southwest Credit, PO Box 1985, Southgate, MI 48195-0985
4955067	+ Travelers Insurance, P.O. Box 5076, Hartford, CT 06102-5076
4955068	University Medical Cen, PO Box 2219, Jackson, MS 39225-2219

TOTAL: 14

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	+ Email/Text: wrs@byrdwiser.com	May 13 2025 19:32:00	First Investors Financial Servicing Corporation, c/o Byrd & Wiser, PO Drawer 1939, Biloxi, MS 39533-1939
cr	+ EDI: MSDOR	May 13 2025 23:29:00	MS Department of Revenue, P O Box 22808, Jackson, MS 39225-2808
4959811	+ Email/Text: bankruptcy@1ffc.com	May 13 2025 19:32:00	1st Franklin Financial Corporation, Attn: Administrative Services, PO Box 880, Toccoa, GA 30577-0880
4967525	+ EDI: ATTWIREBK.COM	May 13 2025 23:23:00	AT&T Mobility II LLC, %AT&T SERVICES INC., KAREN A. CAVAGNARO PARALEGAL, ONE AT&T WAY, SUITE 3A104, BEDMINSTER, NJ. 07921-2693
4955027	EDI: CCS.COM	May 13 2025 23:29:00	Allstate, PO Box 55126, Boston, MA 02205-5126
4955028	+ EDI: SYNC	May 13 2025 23:23:00	Amazon, P.O. Box 960013, Orlando, FL 32896-0013
4955030	+ EDI: TSYS2	May 13 2025 23:23:00	Barclaycard, P.O. Box 60517, City of Indus, CA 91716-0517
4955032	+ EDI: SYNC	May 13 2025 23:23:00	Belk, PO Box 530940, Atlanta, GA 30353-0940

District/off: 0538-3

User: mssbad

Page 2 of 4

Date Rcvd: May 13, 2025

Form ID: 3180W

Total Noticed: 60

4955033	EDI: CITICORP	May 13 2025 23:23:00	Best Buy, P.O. Box 9001007, Louisville, KY 40290-1007
4955036	EDI: CITICORP	May 13 2025 23:23:00	Children's Place, P.O. Box 653054, Dallas, TX 75265-3054
4955035	+ EDI: SYNC	May 13 2025 23:23:00	Care Credit, P.O. Box 965036, Orlando, FL 32896-5036
4955037	EDI: WFNNB.COM	May 13 2025 23:29:00	Comenity, PO Box 182273, Columbus, OH 43218-2273
4955048	EDI: IRS.COM	May 13 2025 23:23:00	Department of Treasury - Internal Revenue Service, P.O. Box 7346, Philadelphia, PA 19101-7346
4955039	+ Email/Text: jnewman1_10@yahoo.com	May 13 2025 19:32:00	Depot Financial Servc, 207 Main St, McComb, MS 39648-3923
5076874	+ Email/Text: jnewman1_10@yahoo.com	May 13 2025 19:32:00	Depot Financial Service, 204 Anna Dr., McComb, MS 39648-6018
4955040	EDI: DISH	May 13 2025 23:23:00	Dish Network, P.O. Box 94063, Palatine, IL 60094-4063
4955043	+ EDI: CITICORP	May 13 2025 23:23:00	Exxon, PO Box 78072, Phoenix, AZ 85062-8072
4955044	Email/Text: rrush@familychoicefinancial.com	May 13 2025 19:24:00	Family Choice Financial, Inc., 105 Stacy Dawn Dr, McComb, MS 39648
4955046	Email/Text: bankruptcy@frost-arnett.com	May 13 2025 19:24:00	Frost-Arnett Company, PO Box 198988, Nashville, TN 37219-8988
4955045	+ Email/Text: bankruptcy@1ffc.com	May 13 2025 19:32:00	First Franklin, P.O. Box 1090, McComb, MS 39649-1090
4957483	+ Email/Text: Bankruptcy.Notices@stellantis-fs.com	May 13 2025 19:32:00	First Investors Servicing Corporation, 380 Interstate North Parkway Ste 300, Atlanta, GA 30339-2222
5463436	+ Email/Text: peritus@ebn.phinsolutions.com	May 13 2025 19:32:00	Flowering Peach BK LLC, PO Box 1149, Grapevine, Tx 76099-1149
4955056	Email/Text: AdminServices@holliscobb.com	May 13 2025 19:24:25	Patient Accounts Burea, P.O. Box 279, Norcross, GA 30091-0279
4955047	Email/Text: kristie.pope@hattiesburgclinic.com	May 13 2025 19:32:00	Hattiesburg Clinic, P.O. Box 3488, Tupelo, MS 38803-3488
4955049	+ Email/Text: ebone.woods@usdoj.gov	May 13 2025 19:32:00	Internal Revenue Se, c/o US Attorney, 501 East Court St, Ste 4.430, Jackson, MS 39201-5025
4955050	+ EDI: SYNC	May 13 2025 23:23:00	JCPenney, PO Box 965007, Orlando, FL 32896-5007
4955053	+ EDI: SYNC	May 13 2025 23:23:00	Lowe's, P.O. Box 965004, Orlando, FL 32896-5004
5129421	EDI: MSDOR	May 13 2025 23:29:00	Mississippi Department of Revenue, Bankruptcy Section, P.O. Box 22808, Jackson, MS 39225-2808
4960571	+ Email/Text: ecfbankruptcy@progleasing.com	May 13 2025 19:32:00	NPRTO South-East, LLC, 256 West Data Drive, Draper, Utah 84020-2315
4955055	EDI: SYNC	May 13 2025 23:23:00	Old Navy, PO Box 530942, Atlanta, GA 30353-0942
4955031	Email/Text: Bankruptcy.Notices@pnc.com	May 13 2025 19:31:00	BBVA Compass, P.O. Box 2210, Decatur, AL 35699
4972134	Email/Text: Bankruptcy.Notices@pnc.com	May 13 2025 19:31:00	BBVA USA, Bankruptcy Department, PO Box 10566, Birmingham, AL 35296
5060603	Email/Text: Bankruptcy.Notices@pnc.com		

District/off: 0538-3

User: mssbad

Page 3 of 4

Date Rcvd: May 13, 2025

Form ID: 3180W

Total Noticed: 60

		May 13 2025 19:31:00	PNC Bank, National Association, PO Box 94982, Cleveland, OH 44101
4971702	EDI: PRA.COM		
		May 13 2025 23:29:00	Portfolio Recovery Associates, LLC, POB 41067, Norfolk VA 23541
4955057	+ EDI: PRA.COM		
		May 13 2025 23:29:00	Portfolio Recovery Ass, P.O. Box 12903, Norfolk, VA 23541-0903
4955060	Email/Text: bankruptcy@republicfinance.com		
		May 13 2025 19:32:00	Republic Finance, 1116 B Delaware Ave, McComb, MS 39648
4958913	Email/Text: bankruptcy@republicfinance.com		
		May 13 2025 19:32:00	Republic Finance, LLC, 282 Tower Rd, Ponchatoula, LA 70454
4955059	+ Email/Text: Supportservices@receivablesperformance.com		
		May 13 2025 19:32:00	Recievables Performance, 20816 44th Ave West, Lynnwood, WA 98036-7744
4961276	+ Email/Text: wrs@byrdwiser.com		
		May 13 2025 19:32:00	Robert A. Byrd, Esq., for First Investors Financial Servicing, PO Box 1939, Biloxi, MS 39533-1939
4955063	+ EDI: SYNC		
		May 13 2025 23:23:00	Synchrony Bank, P.O. Box 960012, Orlando, FL 32896-0012
4955064	Email/Text: epr@telecheck.com		
		May 13 2025 19:32:00	Telecheck, 14141 SW Freeway, Ste 300, Sugar Land, TX 77478
4955065	EDI: SYNC		
		May 13 2025 23:23:00	Toys R Us, P.O. Box 530938, Atlanta, GA 30353-0938
4955066	+ EDI: CITICORP		
		May 13 2025 23:23:00	Tractor Supply Cp, P.O. Box 9001006, Louisville, KY 40290-1006
4955069	^ MEBN		
		May 13 2025 19:24:41	US Attorney Gene, US Dept of Justice, 950 Pennsylvania AveNW, Washington, DC 20530-0001
4955070	+ EDI: VERIZONCOMB.COM		
		May 13 2025 23:23:00	Verizon Wireless, PO Box 26055, Minneapolis, MN 55426-0055
4955071	EDI: SYNC		
		May 13 2025 23:23:00	Walmart, PO Box 530927, Atlanta, GA 30353-0927

TOTAL: 46

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		PNC Bank, National Association
cr	*+	Flowering Peach BK LLC, PO Box 1149, Grapevine, Tx 76099-1149
4955042	##+	ERC, PO Box 23870, Jacksonville, FL 32241-3870

TOTAL: 1 Undeliverable, 1 Duplicate, 1 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: May 15, 2025

Signature: /s/Gustava Winters

District/off: 0538-3
Date Rcvd: May 13, 2025

User: mssbad
Form ID: 3180W

Page 4 of 4
Total Noticed: 60

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 13, 2025 at the address(es) listed below:

Name	Email Address
David Rawlings	ecfnotices@rawlings13.net sduncan@rawlings13.net
David Rawlings	on behalf of Trustee David Rawlings ecfnotices@rawlings13.net sduncan@rawlings13.net
Jennifer A Curry Calvillo	on behalf of Debtor Stevie Mason Smith jennifer@therollinsfirm.com jennifer.curry.ecf@gmail.com,CalvilloJR81745@notify.bestcase.com
Jennifer A Curry Calvillo	on behalf of Joint Debtor Brandi Flory Smith jennifer@therollinsfirm.com jennifer.curry.ecf@gmail.com,CalvilloJR81745@notify.bestcase.com
Robert Alan Byrd	on behalf of Creditor First Investors Financial Servicing Corporation rab@byrdwiser.com wrs@byrdwiser.com;WandaRitaStanovich@gmail.com
Thomas Carl Rollins, Jr	on behalf of Debtor Stevie Mason Smith trollins@therollinsfirm.com jennifer@therollinsfirm.com;trollins.therollinsfirm.com@recap.email;notices@therollinsfirm.com;kerri@therollinsfirm.com;brea nne@therollinsfirm.com;TRollins@jubileebk.net;calvillojr81745@notify.bestcase.com
Thomas Carl Rollins, Jr	on behalf of Joint Debtor Brandi Flory Smith trollins@therollinsfirm.com jennifer@therollinsfirm.com;trollins.therollinsfirm.com@recap.email;notices@therollinsfirm.com;kerri@therollinsfirm.com;brea nne@therollinsfirm.com;TRollins@jubileebk.net;calvillojr81745@notify.bestcase.com
United States Trustee	USTPRegion05.JA.ECF@usdoj.gov

TOTAL: 8

Information to identify the case:

Debtor 1	Stevie Mason Smith	Social Security number or ITIN	xxx-xx-5631
	First Name Middle Name Last Name	EIN	__-_____-
Debtor 2	Brandi Flory Smith	Social Security number or ITIN	xxx-xx-2355
(Spouse, if filing)	First Name Middle Name Last Name	EIN	__-_____-

United States Bankruptcy Court for the **Southern District of Mississippi**

Case number: **20-02903-KMS**

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:**Stevie Mason Smith****Brandi Flory Smith**
fka Brandi Michelle FloryDated: 5/13/25**By the court:** /s/Katharine M. Samson
United States Bankruptcy Judge**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ♦ debts that are domestic support obligations;
- ♦ debts for most student loans;
- ♦ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.